REMARKS

I.   INTRODUCTION

Claims 38 – 41 and 45 – 58 remain pending in the present application. In view of

the following remarks, it is respectfully submitted that all of the presently pending claims are

allowable.

II.   THE 35 U.S.C. § 103(a) REJECTION SHOULD BE WITHDRAWN

Claims 38-41, 45-50, 52 and 56-59 stand rejected under 35 U.S.C. § 103(a) as

being unpatentable over U.S. Patent No. 5,739,512 to Tognazzini ("Tognazzini") in view of EP

Patent No. 474360 to Francini ("Francini"), and further in view of U.S. Patent No. 5,915,022 to

Robinson et al. ("Robinson"). (See 08/31/07 Office Action, p. 2, lines 16-18).

Claim 38 recites, *inter alia*, a "method, comprising… *providing access by a user*

computer to the transaction record in the transaction database, wherein the transaction record is

accessible to a plurality of users and the transaction database *restricts access by a user to the*

transaction records corresponding to a role defined for the user, at least two of the users having

different roles, and wherein the *access includes initiating an action using the user computer*, the

action including one of correcting a transaction, canceling a portion of the transaction, repeating

a portion of the transaction as part of a new transaction, and modifying a portion of the

transaction." (Emphasis added).

Tognazzini describes a system for processing purchase transactions including a

network and a plurality of merchant terminals configured to include a card reader 110 for reading

payment information and an e-mail address for sending receipt information. (See Tognazzini,

2

col. 3, lines 9-15). During a transaction, a customer's payment card is read by the card reader 110 in order to obtain an e-mail address stored therein. After payment is authorized, a digital receipt is generated and delivered to the e-mail address. (See Id. at col. 6, lines 16-39). If a smart card is used, the receipt may be stored therein and extracted at a later time. (See Id. at col. 6, lines 53-65).

Francini describes a system for validating the authenticity of a transaction which includes a terminal located at a point-of-sale for capturing the parameters of the transaction. (See Francini, col. 3, lines 20-24). The system includes a terminal 36 which has a standard electronic cash register 38 and a light pen 44 utilized in conjunction with a CRT display for creating a digitized version of a signature of a cardholder. (See Id. at col. 5, lines 31-50). After the cardholder enters his signature, a hard copy receipt is generated by the register 38. The electronic digital data, which includes the transaction parameters and the signature information, can then be stored at the merchant location or transmitted to a financial institution (an acquirer) associated therewith. (See Id. at col. 6, lines 23-37). A cardholder who later wishes to validate the transaction may contact the acquirer, who retrieves the digital data from an electronic storage 52 and converts it to a human readable format before sending it to the cardholder. (See Id. at col. 6, lines 38-56).

The Examiner correctly notes that neither Tognazzini nor Francini, either alone or in combination, disclose or suggest "wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles, and wherein the access includes initiating an action using the user computer, the action including one of correcting a transaction, canceling a portion of the transaction, repeating a portion of the

3

transaction as part of a new transaction, and modifying a portion of the transaction," as recited

in claim 38. (See 08/31/07 Office Action, p. 4, line 17 – p. 5, line 2). The Examiner attempts to

cure the above described deficiencies of Tognazzini and Francini with Robinson. However, it is

respectfully submitted that Robinson fails to either teach or suggest the recitations in claim 38.

Specifically, Robinson fails to teach or suggest a method "wherein the transaction

record is accessible to a plurality of users and the transaction database restricts access by a user

to the transaction records corresponding to a role defined for the user," as recited in claim 38. In

addressing this recitation, the Examiner states that "restricting the access to corresponding role

by defined user, at least two of the users having different roles" is disclosed by the fact that the

merchant, according to Robinson, uses its own secret/public-key cryptographic system so that no

other party may re-encrypt an altered version of the transaction record. (See 08/31/07 Office

Action, p. 5, line 3-6; and Robinson, col. 5, lines 25-52). However, it is unclear as to exactly

where the Examiner finds supports for the assertion that Robinson provides access to a *plurality*

of users having different roles and restricts access by one of the users corresponding to a role

defined for that user.

At first, it appears that the Examiner is equating, or at least including, the term

"customer" of Robinson with the phrase "plurality of users" of claim 38, since the Examiner

points to the fact that Robinson encrypts altered versions of the transaction record to prevent the

customer from re-encrypting the record. As indicated by the Examiner, the transaction record,

according to Robinson, can be decryptable _only_ by the merchant, or someone with authority of

the merchant. (See 08/31/07 Office Action, p. 5, line 8-10; and Robinson, col. 5, lines 17-20).

Accordingly, the encryption of Robinson, in effect, prevents access for the customers into the

transaction record. As disclosed in Robinson, "the encryption of step 115 is used primarily for

4

the purpose of verification *by the merchant*." (See Robinson, col. 5, lines 12-14). Therefore, the

customers according to Robinson are prevented with access to the transaction record, and thus,

the customers cannot be included in the phrase "plurality of user" having access to the

transaction record. The Examiner further asserts that since *the customer* of Robinson may place

an order or cancel an order, Robinson discloses providing access to a plurality of user

"...wherein the access includes initiating an action using the user computer, the action including

one of correcting a transaction, canceling a portion of the transaction, repeating a portion of the

transaction as part of a new transaction, and modifying a portion of the transaction. (See

08/31/07 Office Action, p. 5, line 12-16). However, it is important to note that a customer

placing and/or canceling an order is not equivalent to accessing a transaction record. Placing an

order is *an offer* to enter into a transaction with another. Canceling an order is a withdrawal of

the offer to enter into a transaction with another. Neither of these actions equate to correcting,

modifying, or canceling *a transaction record*. As disclosed in Robinson, and as initially argued

by the Examiner, "the merchant uses its own secret/public-key cryptographic system so that no

other party may re-encrypt *an altered version* of the transaction record. (See 08/31/07 Office

Action, p. 5, line 3-6; and Robinson, col. 5, lines 25-52). Thus, not only is the customer,

according to Robinson, denied access to the transaction record, the customer is denied the ability

to *alter* the transaction record.

In the Response to Arguments, it then appears that the Examiner is equating, or at

least including, the term "service provided" of Robinson with the phrase "plurality of users" of

claim 38. Specifically, the Examiner asserts that it is "inherent" that the merchant and the

service provider, as multiple users, will have access to the transaction records. (See 08/31/07

Office Action, p. 9, line 13-17; and Robinson, col. 7, lines 39-43). While Robinson states that

5

the service provider may operate in close cooperation with and under the authority of the merchant, there is no mention whatsoever that the service provider is restricted by a transaction database from access "to the transaction records to corresponding to a role defined for the service provider," as recited in claim 38. In concluding the Examiner's assertion that the service provider is included with the plurality of users, the Examiner simply reverts to the statement that "the merchant's secret key is a mean for restricting access to the transaction record." (See 08/31/07 Office Action, p. 9, line 17-18). However, it has already been established, as previously argued by the Examiner, that the secret key _prevents_ access to the transaction record. It is unclear how the Examiner initially asserts that it is inherent that the service provider will have access to the transaction records and then states that the secret key will restrict access to the transaction record. Thus, the Examiner has faileds to indicate where within the Robinson disclosure provides access to the service provider and the merchant, having different roles, and restricts access by one of the users corresponding to a role defined for that user. Accordingly, Robinson fails to teach or suggest, "providing access by a user computer to the transaction record in the transaction database, wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles...," as recited in claim 38.

Accordingly, Applicants respectfully submit that for at least the reasons stated above, claim 38 of the present application is not unpatentable over Tognazzini in view of Francini and in further view of Robinson, and request that the rejection of this claim be withdrawn. As claims 39-40 and 45-50 depend from, and therefore include all the limitations of claim 38, it is hereby submitted that these claims are also allowable.

6

Claim 51 recites, *inter alia*, a "system comprising... a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, *wherein the transaction record is accessible to **a plurality of users*** and the transaction database *restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles*, and wherein the ***access includes*** initiating an action using the user computer, the action related to a transaction including one of correcting the transaction, canceling a portion of the transaction, repeating a portion of the transaction as part of a new transaction, and modifying a portion of the transaction.." (Emphasis added). Therefore, Applicant respectfully submits that claim 51 is allowable for at least the reasons discussed above with regard to claim 38. As claims 52-58 depend from, and therefore include all the limitations of claim 51, it is hereby submitted that these claims are also allowable.
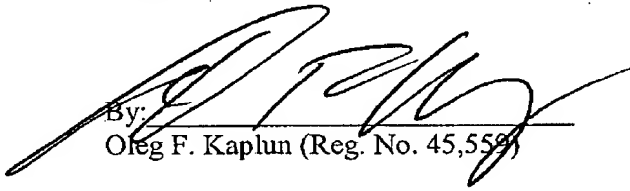
Attorney Docket No.: 40116/05502 (A-65188-001)

CONCLUSION

In light of the foregoing, Applicants respectfully submit that all of the now

pending claims are in condition for allowance. All issues raised by the Examiner having been

addressed. An early and favorable action on the merits is earnestly solicited.

Respectfully submitted,

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8